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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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22850	7590	06/29/2004	EXAMINER	
OBLON, SPIVAK, MCCLELLAND, MAIER & NEUSTADT, P.C. 1940 DUKE STREET ALEXANDRIA, VA 22314			GRAHAM, CLEMENT B	
			ART UNIT	PAPER NUMBER
			3628	

DATE MAILED: 06/29/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/510,984

Applicant(s)

CLEVELAND ET AL.

Examiner

Clement B Graham

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 03 December 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☐ Claim(s) 1-4, 6-12, 14-18 and 20-23 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☒ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-4, 6-12, 14-18, and 20-23 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 18.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed 12/03/2003 has been entered.

2. Claims 1-4, 6-12, 14-18, and 20 are remained and 21-23, has been added.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-4, 6-12, 14-18, and 20-23 are rejected under 35 U.S.C. 103(a) as being unpatentable Hereinafter Erwin U.S Patent 6,249,770 in view of Ogawa et al (Hereinafter Ogawa U.S. Patent 5, 608, 874 and further in view of Bernard et al (Hereinafter Bernard U.S Patent 6, 744, 448).

As per claims 1, 7-8, Erwin disclose the system enables the user such as business, to make format modifications. (See column 1 lines 55-65) and the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view. (See column 3 lines 5-10) and the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65) and a second user interactively inputting a request for a second formatted account information from the system. (See column 5 lines 55-65 and column 6 line 5).

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Erwin does not explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65) and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

Erwin and Ogawa fail to teach that the second formatted account information is formatted in HTML; and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement.

However, Bernard teaches that the second formatted account information is formatted in HTML. (see column 17 lines 35-45) and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement. (Note abstract and see column 17 lines 35-45 and column 6 lines 45-55 and column 22 lines 30-35 and column 1 line 65 and column 2 line 5 and see column 17 lines 35-45).

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Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include that the second formatted account information is formatted in HTML, and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement taught by Bernard in order for providing a second formatted account information is formatted in HTML, and applying the second formatted information on a background image corresponding to a background of the original printed document, and the background image includes watermark image.

As per claims 2, Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus. (See column 13 lines 40-45 of Erwin).

Erwin does not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file.

However Ogawa disclose formatted account information comprises of an American standard code for information interchange (ASCII) print image file. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin to include first formatted account information comprises of an American standard code for information interchange (ASCII) print image file taught by Ogawa in order to formatted account information using (ASCII) print image file.

As per claims 3, It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server.

The benefit would have been to store data in the database server.

As per claims 4, Erwin disclose the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel. (See column 2 lines 50-60 of Erwin) and a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow generating ability of a particular company. (See column 5 line 35 of Erwin). Information is obtained from different sources having different formats upon a request made by a user the user may be a customer a first business or organization.

However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65) and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are common and the teachings of Erwin and Ogawa can be modify in order to perform these functions.

The benefit would have been to have a user interactively inputting and requesting information using a graphical interface.

As per claims 6, Erwin disclose each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65).

Erwin does not explicitly teach compression algorithm for compressing account information and for indicating formatting information.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are commonly used in the art and the

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teachings of Erwin modify to include Ogawa can be applied in order to perform these functions.

The benefit would have been to the formatting of account information to be printed.

As per claims 9, Erwin disclose the system enables the user such as business, to make format modifications. (See column 1 lines 55-65) and the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view. (See column 3 lines 5-10) and the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65) and a second user interactively inputting a request for a second formatted account information from the system. (See column 5 lines 55-65 and column 6 line 5).

Erwin does not explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65) and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in a different format wherein the said formatted information can be displayed and printed.

The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into

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a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

Erwin and Ogawa fail to teach that the second formatted account information is formatted in HTML; and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement.

However, Bernard teaches that the second formatted account information is formatted in HTML. (see column 17 lines 35-45) and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement. (Note abstract and see column 17 lines 35-45 and column 6 lines 45-55 and column 22 lines 30-35 and column 1 line 65 and column 2 line 5 and see column 17 lines 35-45).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include that the second formatted account information is formatted in HTML, and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement taught by Bernard in order for providing a second formatted account information is formatted in HTML, and applying the second formatted information on a background image corresponding to a background of the original printed document, and the background image includes watermark image.

As per claims 10, Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus. (See column 13 lines 40-45).

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Erwin does not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file.

However Ogawa disclose formatted account information comprises of an American standard code for information interchange (ASCII) print image file.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these function are common in the art and the teachings of Erwin modify to include Ogawa can be applied to perform these functions.

The benefit would have been to have a standard procedure used to print an image file.

As per claims 11, It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server. The benefit would have been to store data in the database server.

As per claims 12, Erwin disclose the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel. (See column 2 lines 50-60) and a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow generating ability of a particular company. (See column 5 line 35) and Information is obtained from different sources having different formats upon a request made by a user the user may be a customer a first business or organization.

Erwin formatting first formatted account information into a second formatted account information and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement

However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65) and transferring a second

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formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are common and the teachings of Erwin and Ogawa can be modify in order to perform these functions.

The benefit would have been to have a user interactively inputting and requesting information using a graphical interface.

As per claims 14, Erwin disclose each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65 of Erwin).

Erwin does not explicitly teach compression algorithm for compressing account information and for indicating formatting information.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are commonly used in the art and the teachings of Erwin modify to include Ogawa can be applied in order to perform these functions.

The benefit would have been to the formatting of account information to be printed.

As per claims 15, Erwin disclose the system enables the user such as business, to make format modifications. (See column 1 lines 55-65) and the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view. (See column 3 lines 5-10 of Erwin) and the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65) and a

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second user interactively inputting a request for a second formatted account information from the system. (See column 5 lines 55-65 and column 6 line 5).

Erwin does not explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65) and Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in a different format wherein the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

Erwin and Ogawa fail to teach that the second formatted account information is formatted in HTML; and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement.

However, Bernard teaches that the second formatted account information is formatted in HTML. (see column 17 lines 35-45) and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement. (Note abstract and see column 17

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lines 35-45 and column 6 lines 45-55 and column 22 lines 30-35 and column 1 line 65 and column 2 line 5 and see column 17 lines 35-45).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include that the second formatted account information is formatted in HTML, and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement taught by Bernard in order for providing a second formatted account information is formatted in HTML, and applying the second formatted information on a background image corresponding to a background of the original printed document, and the background image includes watermark image.

As per claims 16, Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus. (See column 13 lines 40-45).

Erwin does not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file.

However Ogawa disclose formatted account information comprises of an American standard code for information interchange (ASCII) print image file. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these function are common in the art and the teachings of Erwin modify to include Ogawa can be applied to perform these functions.

The benefit would have been to have a standard procedure used to print an image file.

As per claims 17, It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server. The benefit would have been to store data in the database server.

As per claims 18, Erwin disclose the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel. (See column 2 lines 50-60) and a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow generating ability of a particular company. (See column 5 line 35). Information is obtained from different sources having different formats upon a request made by a user, the user may be a customer a first business or organization.

Erwin fail to teach formatting first formatted account information into a second formatted account information and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65) and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore It would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are common and the teachings of Erwin and Ogawa can be modify in order to perform these functions. The benefit would have been to have a user interactively inputting and requesting information using a graphical interface.

As per claims, 20, Erwin disclose each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65 of Erwin).

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Erwin does not explicitly teach compression algorithm for compressing account information and for indicating formatting information.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention

was made that these functions are commonly used in the art and the teachings of Erwin modify to include Ogawa can be applied in order to perform these functions.

The benefit would have been to the formatting of account information to be printed.

As per claim 21, Erwin and Ogawa fail wherein said background image includes at least one of a watermark image, a letterhead image, and a screened image.

However, Bernard teaches a letterhead image, and a screened image. (Note abstract and column 6 lines 45-55 and column 22 lines 30-35 and column 1 line 65 and column 2 line 5).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include a watermark image, a letterhead image, and a screened image taught by Bernard in order to for provide background image corresponding to a background of the original printed document, and the background image includes watermark image.

As per claim 22, (New) The system of claim 9, wherein said background image includes at least one of a watermark image, a letterhead image, and a screened image. However, Bernard teaches a letterhead image, and a screened image. (Note abstract and column 6 lines 45-55 and column 22 lines 30-35 and column 1 line 65 and column 2 line 5).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include a watermark image, a letterhead image, and a screened image taught by Bernard in order to for provide background image corresponding to a background of the original printed document, and the background image includes watermark image.

As per claim 23, (New) The computer program product of claim 15, wherein said background image includes at least one of a watermark image, a letterhead image, and a screened image.

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However, Bernard teaches a letterhead image, and a screened image. (Note abstract and column 6 lines 45-55 and column 22 lines 30-35 and column 1 line 65 and column 2 line 5).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include a watermark image, a letterhead image, and a screened image taught by Bernard in order to for provide background image corresponding to a background of the original printed document, and the background image includes watermark image.

RESPONSE TO ARGUMENTS

5. Applicant's arguments filed on 12/03/03 have been fully considered but they are moot in view of new grounds of rejections.

Conclusion

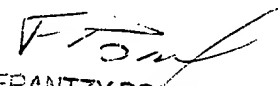
Any inquiry concerning this communication from the examiner should be directed to Clement Graham at (703) 305-1874. The examiner can normally be reached on Monday, Tuesday, and Wednesday from 5:30AM. to 6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

June 24, 2004


FRANTZY POINVIL
PRIMARY EXAMINER

AO 3828